

Documents Needed for a Mortgage Application

- Copies of your federal income tax returns and W-2s for the last two years (However, if you are self-employed, additional income verification will most likely be requested.)
- Copies of the recent paycheck stubs showing your name and Social Security number, name and address of your employer, and cumulative year-to-date information on earnings and withholding
- Proof of any other income, such as interest and dividends, Social Security, Veterans benefits, disability or retirement benefits, alimony, or child support
- List of all creditors, balances owed, and minimum monthly payments required
- Verification of all assets including retirement account statements, brokerage account statements, mutual fund statements, and any other investment assets or savings
- Verification of your current mortgage or rent payments
- Eventually, a sales contract for the house that you'd like to buy (Of course, a sales contract doesn't apply during the preapproval stage.)